

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

In Re: Lawrence Maglin, Debtor	:	Bankruptcy No. 20-22300
	:	Chapter 13
Lawrence Maglin, Movant	:	
	:	
v.	:	Re: Claim 3-1
	:	
SMS Financial P, Inc.,	:	
Respondent	:	

**OBJECTION TO CLAIM**

Lawrence Maglin, Debtor, by and through his attorney, Shawn N. Wright, Esquire, hereby moves this Court in objection to the Claim of SMS Financial P, Inc., and in support of this objection, the Debtor states as follows:

1. The Debtor, Lawrence Maglin filed a Petition for Bankruptcy in this case on August 3, 2020.
2. The Debtor is an owner by the entirety with his wife of a residential property situate at 3416 Beechwood Boulevard, Pittsburgh, PA 15217 (hereafter, "the Property").
3. The Respondent filed a Proof of Claim on August 18, 2020 at Claim No. 3-1, describing said claim as "secured by a lien on property," identifying the Property by address and attaching a Mortgage Proof of Claim Attachment which consisted, *inter alia*, of copies of the mortgage note and the mortgage.
4. The Respondent's characterization of the claim as "secured" is incorrect, because it is unsecured as to one of the owners by the entirety of the subject Property.

Wherefore the Debtor objects to the characterization of this claim as "secured" and further requests that the Respondent's proof of claim be deemed fully unsecured.

Respectfully submitted,

/s/Shawn N. Wright  
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Counsel for Debtor  
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